

01919 U.S. PTO  
112603

<b>PATENT APPLICATION</b>  <b>TRANSMITTAL</b> (37 CFR §1.53(b))	Atty Docket No.: 3689/18US	Total Pages: 34
	First Inventor or Application Identifier: New York Life Insurance Co.	
	Express Mail Label No. (37 CFR 1.10): EV 330371635US	

Mail Stop: PATENT APPLICATION  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Re: Applicant(s) or Identifier: New York Life Insurance Co.  
 Serial No. : To Be Assigned  
 Filed : Herewith  
 Title : METHODS AND SYSTEMS FOR PROVIDING  
 JUVENILE INSURANCE PRODUCT WITH  
 PREMIUM WAIVER FEATURE

Kindly file the annexed papers indicated below:

- ☒ Original application for Patent including Specification (31 Pages) and Drawing (3 pages, Figs. 1-3)
- ☒ Notice of Non-Publication Request
- ☐ Declaration and Power of Attorney
- ☐ Assignment and Recordation Cover Sheet
- ☒ Return Receipt Postcard

The fee has been calculated as follows:

	Claims	Claims Paid for	Extra	Rate (Sm. Ent.)	Fee	Rate	Fee
BASIC FILING FEE				\$ 375	\$	\$750	\$750
Total	20	- 20 =	0	x \$9	\$	\$18	\$0
Indep.	4	- 3 =	1	x \$42	\$	\$84	\$ 84
MULTIPLE DEPENDENT CLAIM PRESENT				+ \$140	\$	\$0	\$0
TOTAL					\$		\$834

**FILING FEE WILL BE SUBMITTED LATER**

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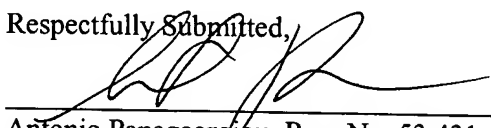
The Commissioner is hereby authorized to charge any additional fees which may be required or credit any overpayment to the undersigned attorney's Deposit Account No. 02-4270.

**Correspondence address: Use Customer Number 29858.**

Dated: 11/26/03

Respectfully Submitted,

By:

  
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<b>NONPUBLICATION REQUEST UNDER 35 U.S.C. 122(b)(2)(B)(i)</b>		First Named Inventor	New York Life Insurance Co.
		Title	METHODS AND SYSTEMS FOR PROVIDING JUVENILE INSURANCE PRODUCT WITH PREMIUM WAIVER FEATURE
		Atty Docket Number	3689/18US

I hereby certify that the invention disclosed in the attached application **has not and will not** be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing.

I hereby request that the attached application not be published under 35 U.S.C. 122(b).

11/26/03  
Date

  
Signature

Antonio Papageorgiou, Reg. No.53,431

\_\_\_\_\_  
Typed or printed name

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application **upon filing**.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant **must** notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. **Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).**

Burden Hour Statement: This collection of information is required by 37 CFR 1.213(a). The information is used by the public to request that an application not be published under 35 U.S.C. 122(b) (and the PTO to process that request). Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This form is estimated to take 6 minutes to complete. This time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.